



Docket No.: 37355-181

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : MOREAU, JR., ABNER E, et al. Confirmation No.: 9173
Appl. No. : 10/616434
Filed : July 09, 2003
Title : SYSTEMS AND METHODS
FOR AUTOMATICALLY
ESTABLISHING MERCHANT
ACCOUNTS FOR
TRANSACTION CARD
USAGE

Certificate of Mailing

I hereby certify that this correspondence (along with any documents referred to as attached or enclosed) is being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on August 5, 2005.

Patrick D. Richards

Patrick D. Richards, Reg. No. 48,905

Grp./A.U. : 2876
Examiner : Thien Minh Le
Customer No. : 1923

REPLY UNDER 37 C.F.R. § 1.111

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following Remarks are submitted in response to the Office Action dated April 26, 2005. Applicants believe the remarks provided herein place the claims in condition for allowance.

Remarks begin on page 2 of this paper.